

Table I.A.2.d(2012) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.6%	15.4%	26.3%	39.8%	50.4%	79.0%	20.7%	67.3%
Industry group **								
Agric., fish., forest.	14.2%	9.4% *	1.8% *	13.3% *	42.9% *	76.6%	9.1% *	41.8%
Mining and manufacturing	35.8%	17.0%	20.9%	43.1%	39.7%	74.6%	23.3%	54.9%
Construction	26.7%	15.3%	30.3%	44.5%	61.8%	88.3%	21.7%	62.7%
Utilities and transp.	39.5%	8.5% *	26.9% *	27.0%	30.1%	81.8%	14.2%	63.4%
Wholesale trade	39.4%	14.2% *	26.3%	40.5%	50.0%	79.0%	21.6%	63.1%
Fin. svcs. and real estate	51.8%	20.1%	26.8%	45.3%	58.6%	73.0%	22.8%	67.8%
Retail trade	54.6%	10.0%	18.4%	36.9%	44.2%	79.4%	16.9%	71.3%
Professional services	38.0%	15.8%	30.7%	45.5%	55.1%	81.0%	21.4%	67.7%
Other services	42.2%	16.5%	25.4%	32.5%	46.4%	83.1%	20.9%	66.9%
Ownership								
For profit, incorporated	45.1%	14.9%	25.9%	40.8%	48.4%	80.3%	20.7%	69.6%
For profit, unincorporated	34.6%	15.9%	27.5%	36.7%	57.2%	71.7%	19.4%	62.5%
Nonprofit	37.7%	18.2%	27.2%	38.7%	52.1%	70.7%	23.5%	54.9%
Age of firm								
Less than 5 years	24.7%	16.8%	31.4%	47.5%	47.9%	79.3%	21.8%	51.0%
5-9 years	26.2%	19.2%	27.1%	42.2%	45.3%	72.8%	22.5%	47.5%
10-19 years	27.9%	15.2%	27.7%	37.2%	56.6%	72.2%	19.9%	58.0%
20 or more years	52.1%	13.0%	24.1%	39.3%	49.8%	79.3%	20.1%	69.3%
Multi/single status								
2 or more locations	66.0%	17.9% *	23.2%	37.9%	50.3%	79.1%	26.0%	69.5%
1 location only	22.3%	15.4%	26.7%	41.0%	51.5%	64.0%	20.3%	45.9%
Percent full-time employees								
Less than 25%	46.9%	13.1%	15.3%	25.6%	44.4%	83.4%	14.9%	68.9%
25-49 %	48.9%	12.3%	17.9%	24.6%	44.2%	86.5%	15.7%	71.7%
50-74 %	42.5%	16.5%	26.4%	35.1%	45.3%	78.2%	20.5%	67.3%
75% or more	41.5%	15.6%	27.8%	43.4%	52.7%	77.3%	21.6%	66.4%
Union presence								
No union employees	35.7%	15.3%	25.8%	39.3%	48.5%	74.4%	20.4%	60.3%
Has union employees	72.7%	23.5%	42.3%	48.8%	63.6%	83.7%	33.0%	80.7%
Unknown	80.9%	17.0% *	6.3% *	57.6%	74.7%	85.1%	20.0% *	84.1%
Percent low wage employees								
50% or more low wage	48.1%	9.3%	19.4%	30.6%	42.1%	79.2%	14.8%	66.4%
Less than 50% low wage	40.6%	16.8%	27.7%	42.6%	54.9%	78.9%	22.0%	67.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(2012) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2012

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	0.88%	1.32%	1.53%	0.93%	0.98%	0.52%	0.78%
Industry group **								
Agric., fish., forest.	3.90%	5.30% *	10.36% *	6.62% *	13.18% *	12.14%	4.27% *	8.31%
Mining and manufacturing	1.53%	2.99%	2.89%	3.66%	2.24%	3.50%	2.09%	2.42%
Construction	2.44%	3.03%	1.47%	4.51%	5.81%	4.04%	2.56%	3.25%
Utilities and transp.	2.28%	3.08% *	11.43% *	3.82%	5.61%	2.81%	3.64%	2.56%
Wholesale trade	3.12%	5.13% *	3.80%	2.78%	4.37%	4.15%	3.96%	2.91%
Fin. svcs. and real estate	1.34%	3.50%	4.13%	4.34%	2.82%	2.18%	2.30%	1.62%
Retail trade	1.56%	1.88%	5.11%	3.51%	2.55%	1.72%	2.14%	1.36%
Professional services	0.78%	1.74%	1.56%	2.83%	1.59%	1.74%	1.05%	1.37%
Other services	1.12%	1.64%	3.08%	2.35%	3.18%	1.18%	1.10%	1.32%
Ownership								
For profit, incorporated	0.57%	1.12%	1.18%	1.87%	1.20%	1.09%	0.70%	0.86%
For profit, unincorporated	1.21%	0.91%	3.73%	2.27%	2.96%	3.70%	1.15%	2.12%
Nonprofit	1.14%	2.44%	2.69%	1.93%	2.88%	5.11%	1.31%	2.81%
Age of firm								
Less than 5 years	1.35%	1.91%	4.65%	3.74%	5.17%	8.09%	1.56%	4.59%
5-9 years	1.12%	2.39%	2.66%	3.70%	5.15%	9.76%	1.45%	3.53%
10-19 years	1.22%	1.03%	2.72%	2.06%	2.96%	3.54%	1.27%	2.20%
20 or more years	0.69%	1.53%	1.54%	1.93%	1.16%	0.95%	0.92%	0.91%
Multi/single status								
2 or more locations	0.73%	7.49% *	4.22%	2.49%	1.13%	0.98%	1.44%	0.75%
1 location only	0.48%	0.91%	1.32%	1.76%	2.06%	4.30%	0.55%	1.21%
Percent full-time employees								
Less than 25%	1.42%	3.39%	3.63%	5.71%	6.01%	1.94%	2.43%	1.66%
25-49 %	1.88%	2.24%	2.95%	4.19%	2.89%	1.73%	0.85%	1.52%
50-74 %	1.47%	1.52%	3.59%	3.28%	3.35%	2.05%	1.29%	1.74%
75% or more	0.42%	1.12%	1.77%	1.93%	1.40%	1.30%	0.58%	0.99%
Union presence								
No union employees	0.43%	0.87%	1.42%	1.67%	0.78%	1.28%	0.51%	0.90%
Has union employees	1.46%	5.03%	6.71%	4.79%	4.24%	2.13%	2.37%	1.63%
Unknown	1.65%	9.86% *	2.42% *	13.22%	4.03%	1.68%	9.81% *	1.51%
Percent low wage employees								
50% or more low wage	1.15%	1.32%	3.03%	2.71%	1.47%	1.56%	1.27%	1.00%
Less than 50% low wage	0.25%	1.07%	1.30%	1.45%	1.05%	1.14%	0.58%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.